

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: ) Examiner: Olabode AKINTOLA  
Sunil RAJASEKAR et al. )  
Serial No.: 10/005,102 ) Group Art Unit: 3691  
Filed: December 3, 2001 ) Confirmation No.: 9464  
For: **METHODS AND SYSTEMS FOR** ) Customer No.: 53156  
**MANAGING CREDIT** )  
Atty. Docket No.: ORCL5763 ) **RESPONSE UNDER 37 CFR 1.116**  
)

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Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

The paper is responsive to the Final Office Action mailed October 27, 2008.

Remarks begin on page 2 of this paper.